

Superior Court of California – County of Riverside

Case Number Unknown – Templin

General Declaration of Charles Koppa

I, Charles John Koppa, have been a resident of California for more than 25 years. I am a forensic title and financial auditor. My credentials are attached. I am competent to research uncontroverted evidence of documents recorded in the Official Records any County Recorder's Office, to outline a complete Chain of Title, to offer opinions of real estate values, and to identify missing, inaccurate or fabricated documents that can be competently explained in Court.

I have been retained by Diane J. Templin, 16377 Arnold Avenue, Lake Elsinore, CA 92530-4817, and Equity Owner in this case. If I am called upon, I am prepared to testify as an Expert Witness in a Quiet Title Complaint regarding the attached recordations, supporting Property Detail Report, Tax Status, Chain of Title Summary and Comparative Property Values.

1. I conducted a homeowner's examination of recordations from Riverside County public records for the subject property. I file this declaration in support of a Quiet Title Action.
2. My audit found no evidence of assignment of Deed of Trust, Promissory note or evidence of ownership or standing by parties who have scheduled a purported foreclosure auction on 9/17/2010 at an **undisclosed amount** for minimum bid.
3. My audit revealed that client never entered into any contractual agreement or signed any note with Quality Loan Service or other parties identified in recorded documents (attached) after her original Deed of Trust filed 7/25/03 naming IndyMac Bank, F.S.B. as lender on behalf of an unknown beneficiary.
4. My audit revealed that defendant never entered into any agreement with Quality Loan Service or other parties identified in recorded documents (attached) after her original Deed of Trust filed 7/25/03 naming IndyMac Bank, F.S.B.

In the opinion of Declarant, the client should respectfully request the Court & Jury to consider:

- 1) Evidence of fraudulent and unsupported transfer of mortgage note and title;
- 2) Foreclosure proceedings with untitled transfer representing fraud ab initio;
- 3) Lack of Standing by Defendant and purported predecessors;
- 4) Misrepresentation and non-disclosure causing breaks of chain of title;
- 5) Subject matter dictating judicial recovery of the property;
- 6) Evidence suggesting predatory lending at origin

I declare under penalty of perjury that the foregoing facts are true and correct, and this would be my testimony if I were in a court of law.

Charles J Koppa

Charles J. Koppa

9/11/2010

Date

Superior Court of California – County of Riverside

Case Number Unknown – Templin

Broken Chain of Title, Fraud in Recorded Documents

By Charles J. Koppa, Expert Witness, Title and Financial Research

EDITOR'S NOTICE: A factual claim requires citing a known duty the breach of which is the causation of damages as attested to by at least one competent fact witness who testifies under oath and subject to cross examination regarding authenticated evidence. The summaries below are based exclusively upon Uncontroverted Factual Evidence of Recorded Documents in the Official Records of the Riverside County Recorder's Office:

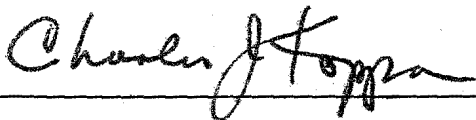
1. DOC # 2003-560851 – **7/25/03 Grant Deed** to Diane J. Templin for stewardship of the property at 16377 Arnold Avenue, Lake Elsinore, CA 92530-4817, APN 378-212-025, purchase price \$181,000 vs. **retroactive comps at \$164,000 suggests appraisal fraud.**
2. DOC #2003-560852 – **7/25/03 Deed of Trust** Borrower Diane J. Templin purchase loan at \$144,800 representing approximately 80% LTV. Lender/beneficiary was **IndyMac Bank, F.S.B.** She appointed **First American Title Insurance Company** as fiduciary Trustee to a Fannie Mae Freddie Mac uniform security instrument.
3. DOC #2004-0422788 – **6/3/04 Short Form Deed of Trust** - Borrower Diane J. Templin received a 2nd Trust Deed for \$25,000 from **Wells Fargo Bank, NA** as beneficiary/lender. She appointed American Securities Company as Trustee in an equity filing
4. DOC #2007-0485986 – **7/26/07 Deed of Reconveyance** from American Securities Company for payoff of instrument #2004-0422788 to **Beneficiary, Wells Fargo Bank.**
5. DOC #2009-0370886 – **7/17/09 UCC Financing Statement** by Diane Joan Beall Templin.
6. DOC #2009-0370887 – **7/17/09 UCC Financing Statement Amendment** by Diane Joan Beall Templin, filed by Michael Douglas Brian Woodruff.
7. DOC #2010-0109646 – **3/10/10 Corporate Assignment of Deed of Trust** Federal Deposit Insurance Corporation as receiver for IndyMac Federal Bank, FSB, successor to IndyMac Bank, F.S.B. transfers title to OneWest Bank, FSB. **Signature back dated to 1/21/10** by Federal Deposit Insurance Corporation as receiver for IndyMac Federal Bank, FSB, successor to IndyMac Bank, F.S.B. **Signed in Pinellas, FL by Bryan Bly as attorney in fact for all parties above.**
8. DOC 2010-0241020 – **5/25/10 Notice of Default** by Quality Loan Service, Corp. naming OneWest Bank, FSB as **servicer for IndyMac Bank, F.S.B.**, a federally chartered savings

bank, a Federal Savings Bank, as beneficiary regarding instrument #2003-560852. Signature by Quality Loan Service Corp. as agent for beneficiary by LSI Title Company, as agent. **Signed by Eric R with no title, standing or legal address representing all parties above in "attempting to collect a debt". Declaration regarding section 2923.5 signed 3/4/10 by IndyMac Mortgage Servicing, Jean Crespo with no title, standing or legal address.**

9. DOC 2010-0316603 – **7/7/10 Substitution of Trustee** IndyMac Bank, F.S.B. replaces First American Title Insurance Company with Quality Loan Service Corporation as new trustee. **Signature 6/10/10, by OneWest Bank, FSB. Signed by Suchan Murray, Authorized signatory in Travis, TX." Affidavit of mailing by Sandy Lopez at Quality Loan Service Corp, San Diego, CA, is undated.**
10. DOC2010-0410987– **8/27/10 Notice of Trustee Sale** naming Quality Loan Service Corp and LPS/Fidelity ASAP to sell at Public Auction Sale in behalf of a **beneficiary unnamed.** Signature by Quality Loan Service Corp by Ron Alanzo, **as authorized agent "for purpose of collecting a debt."**

In our opinion, First American Title Insurance Company, FDIC, IndyMac, OneWest Bank and the parties identified in Items 3-10 above have created a significantly broken Chain of Title. Parties are interstate and governmental entities which extend outside the boundaries of California suggesting Federal Court relief.

I have advised Debtor Diane Templin to seek Counsel and initiate a Quiet Title Action in Unlimited Court for untitled and unlawful transferring of her mortgage note by Trustees who failed to "stand in the shoes" of **First American Title Insurance Company** as her fiduciary trustee per #2 above..



Charles J. Koppa



Date

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CLIENT: _____

RESEARCHER: _____

Charles J. Kopyan

ATTORNEY: _____

OTHER: _____

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Exhibit 1

Recorded Documents

Property Detail

Property Comps

Current Tax Summary

Chain of Title Summary

Frequently Asked Questions

⑦

RECORDING REQUESTED BY
Lawyers Title Co.
 AND WHEN RECORDED MAIL TO:
 Diane J. Templin
 16377 Arnold Avenue
 Lake Elsinore, CA 92530

DOC # 2003-560851

07/25/2003 08:00A Fee:30.00

Page 1 of 2 Doc 1 Tax Paid

Recorded in Official Records

County of Riverside

Gary L. Orso

Assessor, County Clerk & Recorder



A.P.N.: 378-212-025-8 TRA #:005

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GRANT DEEDTHE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS: COUNTY \$199.10 & CITY \$0.00

- ☒ computed on full value of property conveyed, or
☐ computed on full value less value of liens or encumbrances remaining at time of sale,
☐ unincorporated area; ☐ City of Lake Elsinore, and

30
T
SP

FOR A VALUABLE CONSIDERATION, Receipt of which is hereby acknowledged,
 Fernando A. Nietzen and Yvette M. Nietzen, husband and wife as joint tenants

hereby GRANT(S) to Diane J. Templin, an unmarried woman

the following described property in the City of Lake Elsinore, County of Riverside State of California;

Lot 95 Unit "G" of Country Club Heights, in the City of Lake Elsinore, County of Riverside, as per map recorded in Book 18, Page(s) 15 of Maps, in the Office of the County Recorder of said County.

SELLER(S):

Fernando A. Nietzen
 Fernando A. Nietzen

Yvette M. Nietzen
 Yvette M. Nietzen

Document Date: June 30, 2003

STATE OF CALIFORNIA)SS

COUNTY OF RiversideOn 07-07-2003 before me, Delia Arceopersonally appeared Fernando Nietzen & Yvette Marie Nietzen

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Delia Arceo

Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

PENALTY OF PERJURY FOR NOTARY SEAL

(GOVERNMENT CODE 27361.7)

I certify under penalty of perjury that the Notary Seal on the document to which this statement is attached reads as follows:

NAME OF NOTARY: *Delia Arceo*

DATE COMMISSION EXPIRES: *Dec 24, 2005*

COUNTY WHERE BOND IS FILED (if applicable) RIVERSIDE

STATE WHERE BOND IS FILED: CALIFORNIA

COMMISSION NUMBER (if applicable):

1336334

PLACE OF EXECUTION: SAN BERNARDINO, CA
(CITY & STATE)

DATE: *July 25, 2003*

SIGNATURE: *S. Carter*

PRINT NAME: SANDY CARTER



2003-560851
07/25/2003 08:09A
2 of 2

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Revocable Trust Rider | |
| <input type="checkbox"/> Other(s) [specify] | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of
[Type of Recording Jurisdiction]

Riverside
[Name of Recording Jurisdiction]

Loan No: 2723036

California Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
—THE COMPLIANCE SOURCE, INC.—
www.compliance-source.com

Page 2 of 12

Form 3005 01/01

14091CA 08/00

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2003-560852

07/25/2003 08:08A

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Legal description attached hereto and made a part hereof.

Assessor's Identification Number: 378212025

which currently has the address of 16377 Arnold Avenue
 Lake Elsinore, California 92530 ("Property Address"):
 [City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic

Loan No: 2723036

California Deed of Trust-Single Family-Fannie Mac/Freddie Mac UNIFORM INSTRUMENT
 —THE COMPLIANCE SOURCE, INC.—
 www.compliance-source.com

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Form 3005 01/01

14001CA 08/00

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 07/25/2003 08:00A
 3 of 13

(3)

Recording requested by:
Wells Fargo Bank, N.A.

When recorded return to:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107

Attn: DOCUMENT MANAGEMENT

DOC # 2004-0422788

06/03/2004 08:00A Fee:15.00

Page 1 of 3

Recorded in Official Records
County of Riverside

Gary L. Orso

Assessor, County Clerk & Recorder



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State of California

REFERENCE #: 20040627000944

ACCOUNT #: 0851-651-6511295-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 05/07/2004 and the parties are as follows:

TRUSTOR ("Grantor")

DIANE B. TEMPLIN AKA DIANE J. TEMPLIN, AN UNMARRIED WOMAN

M
AC

whose address is:

1016 CIRCLE DR ESCONDIDO, CA, 92025

TRUSTEE: AMERICAN SECURITIES COMPANY

P. O. BOX 31557

BILLINGS, MT 59107

BENEFICIARY ("Lender"): WELLS FARGO BANK, N.A.

P. O. BOX 31557

BILLINGS, MT 59107

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of RIVERSIDE, State of California, described as follows:
LOT 95 UNIT G OF COUNTRY CLUB HEIGHTS, IN THE CITY OF LAKE ELSINORE, COUNTY OF RIVERSIDE, AS PER MAP RECORDED IN BOOK 18, PAGE(S) 15 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

with the address of 16377 ARNOLD AVE LAKE ELSINORE, CA 92530
and parcel number of 378-212-025

together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

EQ206A (06/2002)

3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$26,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 05/07/2044.
4. **FICTITIOUS DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Fictitious Deed of Trust, inclusive, dated February 1, 1997 and recorded on February 6, 1997 as Instrument Number 041393 in Book N/A at Page N/A of the Official Records in the Office of the Recorder of RIVERSIDE County, State of California, are hereby incorporated into, and shall govern, this Security Instrument.
6. **RIDERS.** If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.
- ☒ Third Party Rider
☒ Leasehold Rider
☒ Other N/A

SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Fictitious Deed of Trust (the Deed of Trust-Bank/Customer Copy). The undersigned Grantor requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE hereunder be mailed to the Grantor's address given herein.

Diane B. Templin
 DIANE B. TEMPLIN AKA DIANE J. TEMPLIN Grantor

5-7-07
 Date

 Grantor

 Date

 Grantor

 Date

 Grantor

 Date

 Grantor

 Date

 Grantor

 Date

ACKNOWLEDGMENT (All-Purpose):

STATE OF California, COUNTY OR San Diego } ss.
 On May 7, 2007 before me, the undersigned, a Notary Public in and for said State,
 personally appeared:

Diane B. Templin AKA DIANE J. TEMPLIN
☐ personally known to me **OR** ☒ proved to me on the basis of satisfactory evidence/ to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
 WITNESS my hand and official seal.

Signature: Susan Lyon
 Name: Susan Lyon
 (type or printed)

My Commission expires: May 25, 2007

(Seal)



EQ206B (06/2002)

Recording Requested by:
Wells Fargo Bank, N.A.

DOG # 2007-0485986
07/28/2007 08:00A Fee: 9.00
Page 1 of 1
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



RETURN TO THE TRUSTOR:

DIANE BEALL TEMPLIN
1016 CIRCLE DR
ESCONDIDO, CA 92025-4511

617 M 9
012

DEED OF RECONVEYANCE

Account Number: 65165165112951XXX TC

The undersigned as Trustee under that certain Deed of Trust described as follows:

Dated: 05/07/2004

Recorded: 06/03/2004

County of: Riverside

State of: California

Fee / Doc No.: 2004-0422788

Book: N/A

Page: N/A

Trustor: DIANE B TEMPLIN AKA DIANE J. TEMPLIN, an unmarried woman

Trustee: American Securities Company

Beneficiary: Wells Fargo Bank, N.A.

Having received from the present Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 07/11/2007

American Securities Company

(Trustee)

Toni Walters, VP Loan Documentation

STATE OF MONTANA
COUNTY OF YELLOWSTONE } ss

On 07/11/2007 before me, Jonna L Denson, a Notary Public, personally appeared Toni Walters, VP Loan Documentation of American Securities Company, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the Instrument.

WITNESS my hand and official seal.

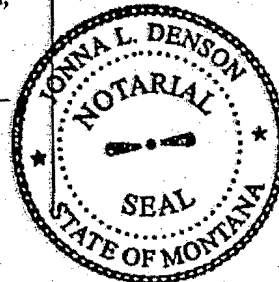
Jonna L Denson

Notary Public for the State of Montana

Residing at Park City, Montana

My commission expires: 10/10/2010

Wells Fargo Bank, N.A., 2324 Overland Ave
Billings, MT 59102 866-255-9102





2009-0370886
07/17/2009 08:00A
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UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER [optional]	
Diane Joan Beall Templin	760-807-5417
B. SEND ACKNOWLEDGMENT TO: (Name and Address)	
<div style="border: 1px solid black; border-radius: 50%; padding: 10px; width: fit-content; margin: 10px auto;"> DIANE c/o CGAM PO BOX 100 RAINIER, WASHINGTON 98576 </div>	

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - Insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME				
DIANE JOAN BEALL TEMPLIN				
OR				
1b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
1c. MAILING ADDRESS		CITY	STATE	POSTAL CODE COUNTRY
16377 ARNOLD AVENUE		LAKE ELSINORE	CA	92530 USA
1d. SEE INSTRUCTIONS	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID #, if any
				<input type="checkbox"/> NONE

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - Insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME				
OR				
2b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE COUNTRY
2d. SEE INSTRUCTIONS	ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any
				<input type="checkbox"/> NONE

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - Insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME				
OR				
3b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
Templin aka Beall aka Beall-Templin		Diane	Joan	
3c. MAILING ADDRESS		CITY	STATE	POSTAL CODE COUNTRY
c/o Cara Templin, 1016 Circle Drive		Escondido	Cali	near 92025 usa

4. This FINANCING STATEMENT covers the following collateral:

ALL PROPERTY BELONGING TO THE DEBTOR BELONGS TO THE SECURED PART. DEBTOR IS A TRANSMITTING UTILITY. DEBTOR IS A TRUST

5. ALTERNATIVE DESIGNATION (if applicable):	LESSOR/LESSOR	CONSIGNEE/CONSIGNOR	<input checked="" type="checkbox"/> BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-UCC FILING
6. This FINANCING STATEMENT is to be filed (for record) (or recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable)	7. Check to REQUEST SEARCH REPORT (S) on Debtor(s) (optional)		All Debtors Debtor 1 Debtor 2			
8. OPTIONAL FILER REFERENCE DATA						

FILING OFFICE COPY — UCC FINANCING STATEMENT (FORM UCC-1) (REV. 05/22/02) International Association of Commercial Administrators (IACA)

GOVERNMENT CODE 27361.7

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE
DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of
The Notary:

Juan Lyon

Commission
Number:

1444313

County Where
Bond is Filed:

San Diego

Commission
Expires:

5/25/07

Manufacturer or Vendor Number:
(Located on both sides of the notary seal border)

GBP/

Date & Place of
Notary Execution:

5/7/04

San Diego

County, California

Signature:

Barbara Varca

WELLS FARGO BANK, N.A.

Date & Place of
This Execution:

5/12/04

Maricopa County, Arizona



2008-0370886
07/17/2009 RS:009
3 of 73

UCC FINANCING STATEMENT AMENDMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER [optional]

B. SEND ACKNOWLEDGMENT TO: (Name and Address)

DIANE JOAN BEALL TEMPLIN
16377 ARNOLD AVENUE
LAKE ELSINORE, CA 92530

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1a. INITIAL FINANCING STATEMENT FILE #

2008-303-9056-6

1b. This FINANCING STATEMENT AMENDMENT is to be filed (for record) [] or recorded (for record) in the REAL ESTATE RECORDS. []

2. ☐ TERMINATION: Effectiveness of the Financing Statement identified above is terminated with respect to security interest(s) of the Secured Party authorizing this Termination Statement.

3. ☐ CONTINUATION: Effectiveness of the Financing Statement identified above with respect to security interest(s) of the Secured Party authorizing this Continuation Statement is continued for the additional period provided by applicable law.

4. ☐ ASSIGNMENT (full or partial): Give name of assignee in item 7a or 7b and address of assignee in item 7c; and also give name of assignor in item 8.

5. AMENDMENT (PARTY INFORMATION): This Amendment affects ☐ Debtor or ☐ Secured Party of record. Check only one of these two boxes.

Also check one of the following three boxes and provide appropriate information in items 6 and/or 7.

☐ CHANGE name and/or address: Please refer to the detailed instructions in regard to changing the name/address of a party.

☐ DELETE name: Give record name to be deleted in item 6a or 6b.

☐ ADD name: Complete item 7a or 7b, and also item 7c; also complete items 7e-7g (if applicable).

6. CURRENT RECORD INFORMATION:

6a. ORGANIZATION'S NAME

OR

6b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

7. CHANGED (NEW) OR ADDED INFORMATION:

7a. ORGANIZATION'S NAME

OR

7b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

7c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

7d. SEE INSTRUCTIONS

ADD INFO RE ORGANIZATION DEBTOR

7e. TYPE OF ORGANIZATION

7f. JURISDICTION OF ORGANIZATION

7g. ORGANIZATIONAL ID #, if any

☐ NONE

8. AMENDMENT (COLLATERAL CHANGE): check only one box.

Describe collateral ☐ deleted or ☒ added, or give entire ☐ restated collateral description, or describe collateral ☐ assigned.

List of Collateral attached and all property located at 16377 ARNOLD AVENUE, LAKE ELSINORE, CA. 92530
Power of Attorney, Commercial Security Agreement, No DJB0001HHIA, Actual and Constructive Notice
Hold Harmless and Indemnity Agreement No DJB0001HHIA, Non Negotiable Security Agreement, Legal Notice
and Demand, Archetype-Act of State, Secretary of State- Apostille
Copyright Trade Name/Trademark Contract No DJB0001CTNC
DEBTOR IS A TRANSMITTING UTILITY
All property belonging to Debtor belongs to Secured Party
Posted @ www.getnotice.info/djb.html

9. NAME OF SECURED PARTY OF RECORD AUTHORIZING THIS AMENDMENT (name of assignor, if this is an Assignment). If this is an Amendment authorized by a Debtor which adds collateral or adds the authorizing Debtor, or if this is a Termination authorized by a Debtor, check here ☒ and enter name of DEBTOR authorizing this Amendment.

9a. ORGANIZATION'S NAME

OR

DIANE JOAN BEALL TEMPLIN

9b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

10. OPTIONAL FILER REFERENCE DATA

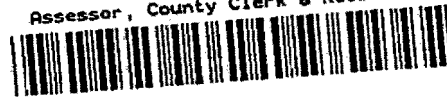
FILING OFFICE COPY — UCC FINANCING STATEMENT AMENDMENT (FORM UCC3) (REV. 05/22/02)

International Association of Commercial Administrators (IACA)

[RECORDING REQUESTED BY]
 NATIONWIDE TITLE CLEARING
 [AND WHEN RECORDED MAIL TO]
 OneWest Bank, FSB
 C/O NTC 2100 Alt. 19 North
 Palm Harbor, FL 34683

Loan #: 2723036

DOC # 2010-0109646
 03/10/2010 08:00A Fee:18.00
 Page 1 of 1
 Recorded in Official Records
 County of Riverside
 Larry W. Ward
 Assessor, County Clerk & Recorder



051 M
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CORPORATE ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B.**, WHOSE ADDRESS IS 6900 BEATRICE DR., KALAMAZOO, MI 49009, (ASSIGNOR), by these presents does convey, grant, sell, assign, transfer and set over the described Deed of Trust together with the certain note(s) described therein, without recourse, representation or warranty, together with all right, title and interest secured thereby, all liens, and any rights due or to become due thereon to **OneWest Bank, FSB**, WHOSE ADDRESS IS 888 E. WALNUT STREET, PASADENA, CA 91101, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).

Said Deed made by DIANE J. TEMPLIN and recorded on 07/25/2003 as Inst# 2003-560852 in Book , Page in the office of the RIVERSIDE County Recorder, California.

Property more commonly known as: 16377 ARNOLD AVENUE, LAKE ELSINORE, CA 92530

This assignment is made without recourse, representation or warranty, express or implied by the FDIC in any capacity.

Dated: 01/21/2010

FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B.

By: **BRYAN BLY ATTORNEY-IN-FACT**

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 21st day of January in the year 2010 by BRYAN BLY, well known to me to be the ATTORNEY-IN-FACT of FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B., a corporation, on behalf of the corporation.

CRYSTAL MOORE DD 927242 Notary Public

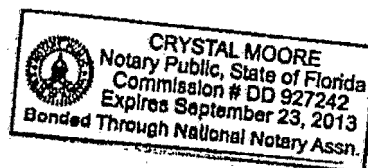
My Commission expires: 09/23/2013

Prep by: Jessica Fretwell/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

OWBAS 10741382 CJ2412180



10741382



form5/FRMCA1

2 en

Glenn M. Perrell Atty @ law

Recording requested by:
Quality Loan Service Corp

When recorded mail to:
Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101

DOC # 2010-0241020
05/25/2010 08:00A Fee:27.00
Page 1 of 4

Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



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TS # CA-10-363459-TC

Order #

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL
UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION.

You may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account (normally five business days prior to the date set for the sale of your property). No sale may be set until three months from the date this notice of default is recorded (which date of recordation appears on this notice). This amount is ~~\$4,517.85~~ as of 5/24/2010 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

OneWest Bank, FSB
C/O Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

TS No.: CA-10-363459-TC

Notice of Default and Election To Sell Under Deed of Trust

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

NOTICE IS HEREBY GIVEN: That the undersigned is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 7/20/2003, executed by DIANE J. TEMPLIN, AN UNMARRIED WOMAN, as Trustor, to secure certain obligations in favor of INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK A FEDERAL SAVINGS BANK, as beneficiary, recorded 7/25/2003, as Instrument No. 2003-560852, in Book xxx, Page xxx of Official Records in the Office of the Recorder of RIVERSIDE County, California describing land therein: as more fully described in said Deed of Trust.

Said obligations including 1 NOTE(S) FOR THE ORIGINAL sum of \$144,800.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The installments of principal and interest which became due on 1/1/2010, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed Trustee, such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

The Beneficiary or its designated agent declares that it has contacted the borrower, tried with due diligence to contact the borrower as required by California Civil Code § 2923.5, or the borrower has surrendered the property to the beneficiary or authorized agent, or is otherwise exempt from the requirements of § 2923.5. Pursuant to the attached declaration incorporated herein and made a part hereof by this reference.

Dated: 5/24/2010

Quality Loan Service Corp. AS AGENT FOR BENEFICIARY
BY: LSI Title Company, as Agent

By:

Eric R.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

1003561436

DIANE TEMPLIN

Exhibit IV

DIANE TEMPLIN

DECLARATION PURSUANT TO CAL. CIV. CODE SECTION 2923.5(b):

The undersigned mortgagee, beneficiary or authorized agent hereby declares under penalty of perjury, under the laws of the State of California, as follows:

- ☒ The mortgagee, beneficiary or authorized agent has contacted the borrower to discuss the borrower's financial situation and to explore options for the borrower to avoid foreclosure in compliance with Cal. Civ. Code Section 2923.5. Thirty days or more have elapsed since the borrower was contacted.
- ☐ The mortgagee, beneficiary or authorized agent has tried with due diligence to contact the borrower to discuss the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by Cal. Civ. Code Section 2923.5. Thirty days or more have elapsed since these due diligence efforts were completed.
- ☐ The mortgagee, beneficiary or authorized agent was not required to comply with Cal. Civ. Code Section 2923.5 because:
- ☐ the borrower has surrendered the property as evidenced by either a letter confirming the surrender or delivery of the keys to the property to the mortgagee, trustee, beneficiary or authorized agent.
- ☐ the borrower has contracted with an organization, person, or entity whose primary business is advising people who have decided to leave their homes on how to extend the foreclosure process and avoid their contractual obligations to mortgagees or beneficiaries.
- ☐ the borrower has filed for bankruptcy, and the proceedings have not yet been finalized.

Date: 3/4/2010

By:

INDYMAC MORTGAGE SERVICING

John Cresp

(9)

DOC # 2010-0316603

07/07/2010 08:00A Fee:24.00

Page 1 of 3

Recording requested by:

Recorded in Official Records
County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder

When recorded mail to:

Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

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TS #: CA-10-363459-TC
1003561436

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Order # 100318009-CA-DCI

24

T
025**Substitution of Trustee**

WHEREAS, DIANE J. TEMPLIN, AN UNMARRIED WOMAN was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK A FEDERAL SAVINGS BANK was the original Beneficiary under that certain Deed of Trust dated 7/20/2003 and recorded on 7/25/2003 as Instrument No. 2003-560852, in book xxx, page xxx of Official Records of RIVERSIDE County, CA; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee, or Successor Trustee, thereunder, in the manner provided for in said Deed of Trust,

NOW, THEREFORE, the undersigned hereby substitutes QUALITY LOAN SERVICE CORPORATION as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Substitution of Trustee - CA
TS # CA-10-363459-TC
Page 2

See Attached "Exhibit A"

Dated: 6-10-10

OneWest Bank, FSB

State of Texas
County of Travis

By: Suchan Murray
Authorized Signatory

On 6-10-10 Date before me, Katherine Braddock a notary public, personally appeared Suchan Murray who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Katherine Braddock (Seal)

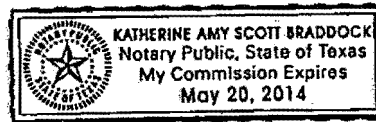


Exhibit "A"
Affidavit of Mailing
for Substitution of Trustee By Code

TS No.: **CA-10-363459-TC**

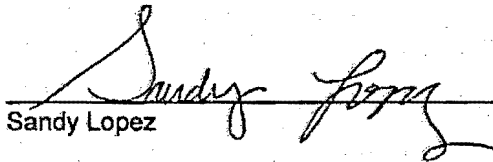
Trustor: **DIANE J. TEMPLIN , AN UNMARRIED WOMAN**

I, Sandy Lopez, declare: That I am an employee of **Quality Loan Service Corp.**, an agent for beneficiary, whose business address is:

✓ 2141 5th Avenue
San Diego, CA 92101

I am over the age of eighteen years and in accordance with California Civil Code Section 2934, I caused a copy of the attached Substitution of Trustee to be mailed, in the manner provided in Section 2924(b) of the Civil Code of the State of California, to the trustee of record under the Deed of Trust described in said Substitution and to all persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said section.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed at San Diego, CA on 6/18/2010.


Sandy Lopez

HM LPS
Recording requested by:
Quality Loan Service Corp.

When recorded mail to:
Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101

DOC # 2010-0410987

08/27/2010 08:00A Fee:21.00

Page 1 of 2

Recorded in Official Records
County of Riverside

Larry W. Ward
Assessor, County Clerk & Recorder



10

TS # CA-10-363459-TC

Order #100318009-CA-DCI

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NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/20/2003. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

T
043

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

Trustor(s): **DIANE J. TEMPLIN, AN UNMARRIED WOMAN**
Recorded: 7/25/2003 as Instrument No. 2003-560852 in book xxx, page xxx of Official Records in the office of the Recorder of RIVERSIDE County, California;

Date of Sale: 9/17/2010 at 10:00 AM

Place of Sale: At the Main Street entrance to the County Courthouse, 4050 Main Street, Riverside, CA 92501

Amount of unpaid balance and other charges: **\$135,818.65**

The purported property address is: **16377 ARNOLD AVE
LAKE ELSINORE, CA 92530**

Assessors Parcel No. 378-212-025-8

The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to OneWest Bank, FSB 2900 Esperanza Crossing Austin TX 78758

Pursuant to California Civil Code §2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows:

[1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed;

[2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52.

Exhibit IV

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

Date: 8/26/2010

Quality Loan Service Corp.

2141 5th Avenue

San Diego, CA 92101

619-645-7711 For NON SALE information only

Sale Line: 714-730-2727 or Login to: www.fidelityasap.com

Reinstatement Line: (877) 908-4357

Quality Loan Service Corp. by: Ronald Alonzo as Authorized Agent.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Tax Search Results

☐ Add Search History
 ☐ Print Results
 ☐ Options

Tax Year: 2009-2010

Described As:

LOT 95 MB 018/015 COUNTRY CLUB HEIGHTS UNIT

Address:

16377 AKNOLD LAKE ELSINORE 92530

City:

LAKE ELSINORE

Billing Address:

1016 CIRCLE DR ESCONDIDO CA 92025

Assessed Owner(s):

TEMPLIN DIANE J

APN: 378-212-025-8

FA-TEMPLIN
TAX STATUS

Payments as of: 9/3/2010

Mailing Name(s):

TEMPLIN, DIANE J

Tax Rate Area:

005-005

Value

Use Code:

R1

Land:

25,000.00

Improvements:

77,000.00

Personal Property:

Fixtures:

Inventory:

Exemptions

Conveyance Date:

07/2003

Conveying Instrument:

560851

Date Transfer Acquired:

Vesting:

UW

Year Built:

Year Last Modified:

Square Footage

Region Code:

Single family residential

Flood Zone:

Zoning Code:

Taxability Code:

0-00

Homeworker:

Inventory:

Personal Property:

Religious:

All Other:

Tax Rate:

1.0043 %

Tax Defaulted:

Bill#:

0285878

Issue Date:

Net Taxable Value:

102,000.00

Total Tax:

1,400.78

Installments

Installment	Amount	Penalty	Due Date	Status	Payment Date	Balance
1st	700.39	70.01	12/10/2009	PAID W/ PENALTY	5/31/2010	0.00
2nd	700.39	98.01	4/10/2010	PAID W/ PENALTY	5/31/2010	0.00
Total Balance:						0.00

Special Liens

Account	Description	Amount
68-1363	FLOOD CONTROL ZONE 3 BENEFIT ASMT D	8.32
68-1377	FLOOD CONTROL NPDES-SANTA ANA	2.46
68-1867	COUNTY SERVICE AREA	6.64
68-2357	CITY OF ELSINORE LLMD	54.92
68-2370	CITY OF ELSINORE REFUSE COLL.	264.24
68-4571	NORTHWEST MOSQUITO ABATEMENT	10.60
68-5230	ELSINORE WATER STANDBY	20.00
68-5360	METRO WATER DIST STANDBY WEST	9.22

Hide Open Orders

Open Orders with same APN	Company	Department	Title Unit	Order #	Date Created
61			32	100318009	5/20/2010

Approved

Exhibit IV

Property Search Results

☐ Add Search Icons ☐ Remove Icons ☐ Print Results ☐ Close

Hide Open and Closed Orders

Open and Closed Orders with same Legal Description

Company
Lender Processing Services Default Title

Department
Irvine

Title Unit
DC

Order #
100318009

Starter Remarks

Date Created
5/21/2010

Status
Open

View: Condensed | Expanded

FA-TEMPLIN
CHAIN OF TITLE

Results 1-89 of 89

Page 1 of 1

Show All

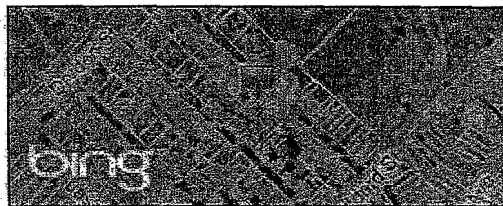
#	Rec Date	Doc ID	CI	Doc Type	1st Party	2nd Party	Legal	Remarks
3	1/2/1980			FR	BASE-ARB		Bk 378 Pg 21 Blk 212	Rem: LOTS 1 - 34
18	9/9/1980	163238		DE	DIRECTIONS W	TALBERT WILLIAM R JR&SALLY	Bk 378 Pg 21 Blk 212 Pct 25	Rem: DDS
19	9/9/1980	163239	1	TD	TALBERT W&S	COLDWELL BANKER RESIDENTIAL	Bk 378 Pg 21 Blk 212 Pct 25	Amt: \$60,000, Rem: DTR COLDWELL BANKER RE
21	10/16/1980	191469	1	AS			Bk 378 Pg 21 Blk 212 Pct 25	Ref: 9/9/1980 163239, Rem: 090980 163239 ASG
24	12/21/1981	234599	1	TD			Bk 378 Pg 21 Blk 212 Pct 25	Ref: 9/9/1980 163239, Rem: 090980 163239 SUB
25	12/21/1981	234600	1	NO			Bk 378 Pg 21 Blk 212 Pct 25	Ref: 9/9/1980 163239, Rem: 090980 163239 DEF
28	4/27/1982	71077	1	NO			Bk 378 Pg 21 Blk 212 Pct 25	Ref: 9/9/1980 163239, Rem: 090980 163239 NOS
30	4/27/1982	71077	1	NO	FED NATL MTG	TALBERT WILLIAM R JR&SALLY	Bk 378 Pg 21 Blk 212 Pct 25	Ref: 9/9/1980 163239, Rem: NOS 09/09/80DTR#163239
20	10/3/1980	181731	2	TD	TALBERT W&S	COLDWELL BANKER RESIDENTIAL	Bk 378 Pg 21 Blk 212 Pct 25	Amt: \$60,000, Rem: DTR COLDWELL BANKER
26	12/21/1981	234600	2	NO			Bk 378 Pg 21 Blk 212 Pct 25	Ref: 10/3/1980 181731, Rem: 100380 181731 DEF
29	4/27/1982	71077	2	NO			Bk 378 Pg 21 Blk 212 Pct 25	Ref: 10/3/1980 181731, Rem: 100380 181731 NOS
31	4/27/1982	71077	2	NO	FED NATL MTG	TALBERT WILLIAM R JR&SALLY	Bk 378 Pg 21 Blk 212 Pct 25	Ref: 10/3/1980 181731, Rem: NOS 10/03/80DTR#181731
4	4/30/1981			GT	2-3 TO-35		Bk 378 Pg 21 Blk 212	Rem: LOTS 2 - 3
22	6/3/1981			PY			Bk 378 Pg 21 Blk 212 Pct 25	Co: FID, LC: *, Rem: ### 46519
23	12/17/1981			PY			Bk 378 Pg 21 Blk 212 Pct 25	Co: FID, LC: *, Rem: ### 47695
27	12/23/1981			PY			Bk 378 Pg 21 Blk 212 Pct 25	Co: FID, LC: *, Rem: ### TSG47760
32	6/11/1982	100528		DE	FED NATL MTG	FED NATL MTG ASSOC	Bk 378 Pg 21 Blk 212 Pct 25	Rem: TRD 80DTR181731&163239
33	6/16/1982	103072		DE	FED NATL MTG	ADMIN OF VETERANS AFFAIRS	Bk 378 Pg 21 Blk 212 Pct 25	Rem: DDS
78	7/25/2003	560851		DE	NIETZEN FERNANDO ETUX	TEMPLIN DIANE	Bk 378 Pg 21 Blk 212 Pct 25	Co: CTL, Amt: 199,100, Est Prch: \$181,000.00
79	7/29/2003	560852	16	TD	TEMPLIN DIANE	INDYMAC BK	Bk 378 Pg 21 Blk 212 Pct 25	Amt: \$144,800, Co: CTL
86	3/10/2010	109646	16	AS	TEMPLIN DIANE		Bk 378 Pg 21 Blk 212 Pct 25	Ref: 7/25/2003 560852, Rem: 07/25/03 560852 TD
87	5/25/2010	241020	16	ND	TEMPLIN DIANE		Bk 378 Pg 21 Blk 212 Pct 25	Ref: 7/25/2003 560852, Rem: 07/25/03 560852 TD
88	7/7/2010	316603	16	TD	TEMPLIN DIANE		Bk 378 Pg 21 Blk 212 Pct 25	Ref: 7/25/2003 560852, Rem: 07/25/03 560852 SUB/TD
89	8/27/2010	410987	16	NO	TEMPLIN DIANE	QUALITY LN SVC	Bk 378 Pg 21 Blk 212 Pct 25	Ref: 7/25/2003 560852, Rem: 07/25/03 560852 NOS/TD
81	6/3/2004	422788	17	TD	TEMPLIN DIANE ETAL	WELLS FARGO	Bk 378 Pg 21 Blk 212 Pct 25	Amt: \$25,000
82	7/26/2007	485986	17	RL	TEMPLIN DIANE ETAL		Bk 378 Pg 21 Blk 212 Pct 25	Ref: 6/3/2004 422788, Rem: 06/03/04 422788 TD
14	12/31/2005			GT	GT 40		Bk 378 Pg 21 Blk 212	Rem: LOTS 20 - 21
15	6/30/2009	333211	18	NO	CY LKE		Bk 378 Pg 21 Blk 212	Rem: (generated from late posting record)
16	3/11/2010	999999	18	NO	CY LKE		Bk 378 Pg 21 Blk 212	Rem: LATE POSTING 06/30/09 #333211
83	7/17/2009	370888		CC	TEMPLIN DIANE ETAL	TEMPLIN DIANE ETAL	Bk 378 Pg 21 Blk 212 Pct 25	
84	7/17/2009	370887		CC	WOODRUFF MICHAEL	WOODRUFF MICHAEL	Bk 378 Pg 21 Blk 212 Pct 25	
85	7/17/2009	370888		CC	WOODRUFF JOHN	WOODRUFF JOHN	Bk 378 Pg 21 Blk 212 Pct 25	Rem: AMD/CC
17	5/20/2010	100318009		OR	61 32 100318009 052010 05		Bk 378 Pg 21 Blk 212 Pct 25	Co: TAT

Exhibit IV

Property Detail Report

Subject Property

16377 Arnold Ave
Lake Elsinore, CA 92530-4817
Riverside County



Preforeclosure

Owner Info:

Owner Name : **Templin Diane J**
Tax Billing Address : **1016 Circle Dr**
Tax Billing City & State : **Escondido CA**
Tax Billing Zip : **92025**
Tax Billing Zip+4 : **4511**

Recording Date : **07/25/2003**
Annual Tax : **\$1,401**
County Use Code : **Single Fam Resid**
Universal Land Use : **SFR**

Location Info:

Subdivision : **Country Club Heights Unit G**
Zoning : **R1**
Census Tract : **430.05**
Flood Zone Code : **X**
Flood Zone Panel : **0606362053F**

School District : **Lake Elsinore**
Map Coordinates : **865-J2**
Carrier Route : **C023**
Flood Panel Date : **08/18/2003**

Tax Info:

Tax ID : **378-212-025**
Alt APN : **378-212-025**
Tax Year : **2009**
Annual Tax : **\$1,401**
Assessment Year : **2009**
Land Assessment : **\$25,000**

Improved Assessment : **\$77,000**
Total Assessment : **\$102,000**
% Improv : **75%**
Tax Area : **5005**
Legal Description : **Lot 95 Mb 018/015 Country Club Heights Unit G**
Lot Number : **95**

Characteristics:

Lot Frontage : **60**
Lot Depth : **83**
Lot Acres : **.11**
Garage Type : **Garage/Carport**
Style : **Contemporary**
Roof Material : **Composition Shingle**
Construction : **Frame**
Exterior : **Stucco**
Bedrooms : **3**
Full Baths : **2**
Fireplaces : **1**
Equipment : **Range Oven, Dishwasher, Disposal**

Cooling Type : **Central**
Heat Type : **Central**
Lot Sq Ft : **4791.6**
Garage Sq Ft : **400**
Building Sq Ft : **4,236**
Stories : **1**
Condition : **Average**
Total Rooms : **5**
Total Baths : **2**
Year Built : **1980**
Water : **Type Unknown**
Sewer : **None**

Last Market Sale:

Recording Date : **07/25/2003**
Settle Date : **06/30/2003**
Sale Price : **\$181,000**

Document No : **560851**

Deed Type : **Grant Deed**
Owner Name : **Templin Diane J**
Seller : **Nietzen Fernando A & Yvette M**
Price Per Sq Ft : **\$146.44**

Sales History:

Less History

Recording Date :	07/25/2003	04/28/2000	05/30/1995	08/25/1994
Sale Price :	\$181,000	\$97,500	\$60,000	
Sale/Tax Stamp Type :	Full	Full	Full	
Buyer Name :	Templin Diane J	Nietzen Fernando A & Yvette M	Campbell Rodney L	Secretary Of Veterans Affairs
Buyer Name 2 :		Nietzen Yvette M		
Seller Name :	Nietzen Fernando A & Yvette M	Campbell Rodney L	Secretary Of Veterans Affairs	Hanson Neal B
Document No :	560851	161234	171665	331819
Document Type :	Grant Deed	Grant Deed	Deed (Reg)	Corporation Grant Deed

Recording Date :	08/25/1994	11/23/1988	05/14/1984	06/00/1982
Sale Price :	\$79,929	\$95,000	\$1,000	\$60,000
Nominal :			Y	
Sale/Tax Stamp Type :		Full	Full	Partial
Buyer Name :	Norwest Mortgage Inc	Hanson Neal B & Rebecca J	Johnson Joe F	Administrator Of Veterans
Buyer Name 2 :		Hanson Rebecca J		
Seller Name :	Hanson Neal B	Johnson Joe Harris	Musich Douglas A	Federal Natl Mortgage Assn
Document No :	331818	344065	100296	103072
Document Type :	Trustee Deed	Grant Deed	Deed (Reg)	Deed (Reg)

Mortgage History:

Mortgage Date :	06/03/2004	07/25/2003	04/28/2000	02/25/1998
Mortgage Amt :	\$25,000	\$144,800	\$97,173	\$82,800
Mortgage Lender :	Wells Fargo Bk	Indymac Bk Fsb	Trust 1 Mtg Corp	Headlands Mtg Inc
Mortgage Type :	Conventional	Conventional	Fha	Conventional
Borrower 1 :	Templin Diane B	Templin Diane J	Nietzen Fernando A & Yvette M	Campbell Rodney L

Foreclosure History:

Document Type : Notice Of Default
 Default Date : 05/24/2010
 Foreclosure Filing Date : 05/24/2010
 Recording Date : 05/25/2010
 Document Number : 000000241020
 Default Amount : \$4,618
 Original Doc Date : 07/25/2003
 Original Doc Number : 000000560852

Courtesy of Charles Koppa
 Sandicor

The data within this report is compiled by CoreLogic from public and private sources. If desired, the accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Realist

Property Comps

Comparable Sales Candidates For
16377 Arnold Ave
Lake Elsinore, CA 92530-4817

Properties Returned: 15

	Address	City	State	Zip	Recording Date	Sale Price	Price Per Sq Ft	Lot Sq Ft	Building Sq Ft	Bedrooms	Total Baths	Dist (miles)	Map Coordinates	Total Assessment	Assessed Value Ratio
1	250 White Oak Rd	Lake Elsinore	CA	92530	02/14/2003	\$165,000	\$156.10	6969.6	1,057	2	2	.308983	865-H2	\$97,000	1.70
2	218 Broadway St	Lake Elsinore	CA	92530	02/28/2003	\$190,000	\$127.86	7405.2	1,486	4	2	.40534	865-H2	\$137,000	1.39
3	252 Lauren Ct	Lake Elsinore	CA	92530	06/11/2003	\$179,000	\$129.06	6969.6	1,387	3	2	.420803	865-H2	\$128,000	1.40
4	281 White Oak Rd	Lake Elsinore	CA	92530	03/31/2003	\$130,000	\$90.15	6,534	1,442	3	2	.462213	865-H2	\$146,206	0.89
5	273 Driftwood Ct	Lake Elsinore	CA	92530	04/01/2003	\$176,000	\$148.27	10018.8	1,187	3	2	.467513	865-H2	\$137,000	1.28
6	248 Southshore Dr	Lake Elsinore	CA	92530	01/15/2003	\$172,000	\$136.94	10,890	1,256	3	2	.559505	865-H2	\$154,000	1.12
7	199 N Pennsylvania St	Lake Elsinore	CA	92530	06/26/2003	\$225,500	\$171.35	9583.2	1,316	3	2	.566951	865-H2	\$145,000	1.56
8	224 Northshore Dr	Lake Elsinore	CA	92530	01/17/2003	\$183,000	\$145.70	10018.8	1,256	3	2	.673807	865-G2	\$154,000	1.19
9	217 Beachwood Dr	Lake Elsinore	CA	92530	01/31/2003	\$160,000	\$127.39	10018.8	1,256	3	2	.696613	865-G2	\$153,000	1.05
10	120 S Massachusetts St	Lake Elsinore	CA	92530	03/21/2003	\$200,000	\$151.98	8276.4	1,316	3	2	.7481	865-G2	\$159,000	1.26
11	166 N Nebraska St	Lake Elsinore	CA	92530	02/14/2003	\$197,000	\$129.52	6969.6	1,521	3	2	.788818	865-G2	\$139,000	1.42
12	669 Walnut Dr	Lake Elsinore	CA	92530	04/22/2003	\$90,000	\$71.54	1742.4	1,258	2	2	.848315	865-J3	\$80,000	1.12
13	29212 Northpointe St	Lake Elsinore	CA	92530	06/05/2003	\$230,000	\$151.32	11325.6	1,520	3	2	.984134	865-G2	\$172,000	1.34
4	29330 Schooner Ln	Lake Elsinore	CA	92530	03/04/2003	\$200,000	\$146.84	7840.8	1,362	3	2	1.083136	865-G3	\$184,000	1.09
15	29331 Schooner Ln	Lake Elsinore	CA	92530	04/30/2003	\$217,272	\$142.94	8276.4	1,520	3	2	1.086534	865-G3	\$183,000	1.19

Courtesy of Charles Koppa
Sandicor

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$$\frac{\$176,000}{1,324} = \$133/\text{SF}$$

$$\frac{\$1236 \text{ Subj}}{1,641,000} = \text{value @ Purchase 6/30/03}$$

$$\underline{\$181,000}$$

Exhibit IV

Comparable Sales For
16377 Arnold Ave, Lake Elsinore, CA 92530-4817

Projected Values Calculated by:

Sq Footage
\$141,608.52

*EST Comps
Present Value*

Comparable Statistics:

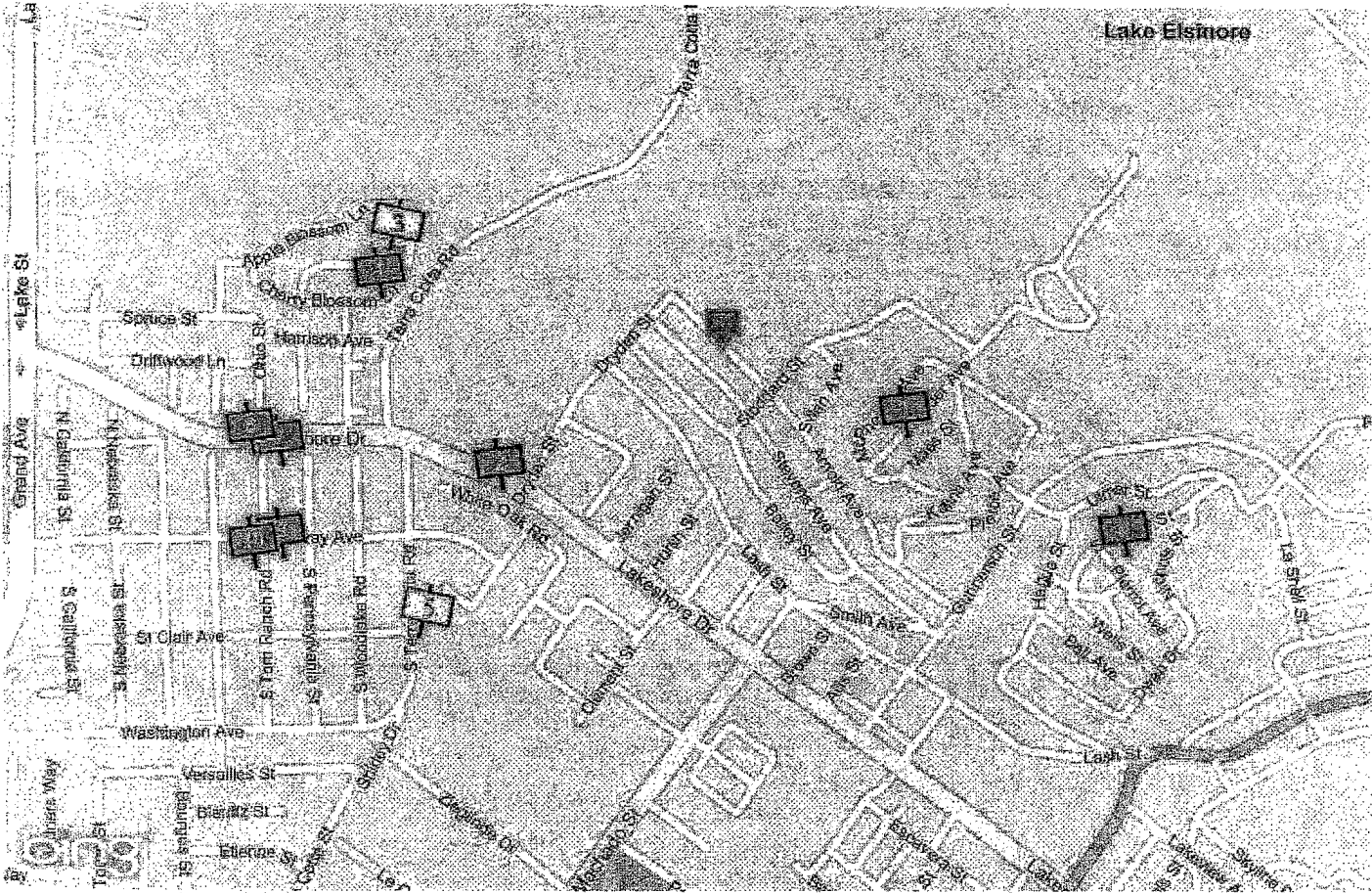
	Subject Property	High	Low	Median	Average
Sq Footage	1,236	1,370	1,056	1,246	1,236
Sale Price	\$181,000.00	\$165,000.00	\$100,000.00	\$141,500.00	\$141,200.00
Price/Sq Footage	\$146.44	\$134.47	\$89.29	\$118.84	\$114.57

Summary

Address	City State Zip	Recording Date	Sale Price	Price Per Sq Ft	Lot Sq Ft	Building Sq Ft	Bedrooms	Total Baths	Dist (miles)	Map Coordinates	Total Assessment	Assessed Value Ratio
1. 29364 Gunder Ave	Lake Elsinore CA 92530	03/31/2010	\$100,000	\$89.29	6098.4	1,120	3	2	261747	865-J2	\$93,695	1.07
2. 230 White Oak Rd	Lake Elsinore CA 92530	03/30/2010	\$140,000	\$106.38	6,534	1,316	3	2	345613	865-H2	\$145,602	0.96
3. 3556 Cherry Blossom Ln	Lake Elsinore CA 92530	04/05/2010	\$165,000	\$120.44	6098.4	1,370	3	2	437368	865-H1	\$165,693	1.00
4. 3515 Cherry Blossom Ln	Lake Elsinore CA 92530	04/01/2010	\$144,000	\$122.34	6098.4	1,177	3	2	44899	865-H1	\$159,000	0.91
5. 264 S Terra Cotta Rd	Lake Elsinore CA 92530	04/14/2010	\$135,000	\$102.58	9147.6	1,316	3	2	537854	865-H2	\$145,000	0.93
6. 29254 Pierrot Ave	Lake Elsinore CA 92530	04/07/2010	\$135,000	\$100.67	5662.8	1,341	3	2	577311	866-A2	\$173,287	0.78
7. 174 N Torn Ranch Rd	Lake Elsinore CA 92530	06/21/2010	\$155,000	\$117.78	7405.2	1,316	3	2	610617	865-H2	\$144,000	1.08
8. 191 N Torn Ranch Rd	Lake Elsinore CA 92530	04/28/2010	\$155,000	\$131.80	7405.2	1,176	3	2	630708	865-H2	\$148,000	1.05
9. 132 S Torn Ranch Rd	Lake Elsinore CA 92530	08/06/2010	\$142,000	\$134.47	7405.2	1,056	3	2	637735	865-H2	\$156,000	0.91
10. 145 S Torn Ranch Rd	Lake Elsinore CA 92530	05/25/2010	\$141,000	\$119.90	7840.8	1,176	3	2	676366	865-H2	\$163,000	0.87

Realist

Realist Map



SS

Exhibit IV

Details

END

	Subject	Comp#1	Comp#2	Comp#3
Heat Type	Central	Central	Central	Central
Building Sq Ft	1,236	1,120	1,316	1,370
Lot Sq Ft	4791.6	6098.4	6,534	6098.4
Total Baths	2	2	2	2
Lot Depth	83	80		
Lot Frontage	60	160		
Roof Material	Composition Shingle	Composition Shingle	Tile	Tile
Stories	1	1	1	1
County Use Code	Single Fam Resid	Single Fam Resid	Single Fam Resid	Single Fam Resid
Garage Capacity				
Sale Price	\$181,000	\$100,000	\$140,000	\$165,000
Style	Contemporary			
Total Rooms	5	6		
Subdivision	Country Club Heights Unit G	Country Club Heights Unit B		
School District	Lake Elsinore	Lake Elsinore	Lake Elsinore	Lake Elsinore
Bedrooms	3	3	3	3
Cooling Type	Central	Central	Central	Central
Address	16377 Arnold Ave	29364 Gunder Ave	230 White Oak Rd	3556 Cherry Blossom Ln
Condition	Average			
Total Units		1	1	
Water	Type Unknown	Type Unknown	Type Unknown	Type Unknown
Tax ID	378-212-025	378-192-031	389-343-002	389-364-014
Full Baths	2	2	2	2
Pool				Pool
Map Coordinates	865-J2	865-J2	865-H2	865-H1
Garage Type	Garage/Carport	Garage/Carport	Garage/Carport	Garage/Carport
Exterior	Stucco			
Recording Date	07/25/2003	03/31/2010	03/30/2010	04/05/2010
Universal Land Use	SFR	SFR	SFR	SFR
Annual Tax	\$1,401	\$1,039	\$1,721	\$1,957
Fireplaces	1		1	1
Dist (miles)		.261747	.345613	.437368
Price Per Sq Ft	\$146.44	\$89.29	\$106.38	\$120.44
Lot Acres	.11	.14	.15	.14
Sewer	None	Type Unknown	Type Unknown	None

FREQUENTLY ASKED QUESTIONS

1. **Why HERSid Financial Autopsy Reports?** A: 1 in 2 homes owe more on their mortgages than their home is worth at today's depressed values. Homeowners need ideas to correct their personal situation. To determine which options are next, **they must review where they have been!**
2. **Who needs one or more Autopsy Report?**
 - a. Many borrowers who financed a mortgage in the past 10 years.
 - b. Any borrower who is currently behind on mortgage payments.
 - c. Every debtor who has a reported Notice of Default (NOD).
3. **Why should I care?** A: Public laws enacted 10 years ago stimulated growth of processing by 3rd party servicers and intermediaries between your Trust Deed, Promissory Note and the true investor that "funded your loan". The rapid growth of internet services and outsourcing of administrative tasks compounds the potential for inaccurate, incomplete and incorrect records. Our research uncovers faulty processing, missing records, unlawful assignments, quiet substitution of trustees, predatory lending, untitled transfers and potential financial services FRAUD!
4. **Is the Autopsy Report a "quick fix"?** A: No. Each Financial Autopsy Report is a "quick focus" on the records associated with a specific Assessor's Parcel Number (APN). Your credit report gathers information from your creditors. Autopsy Reports are snapshots of information available from a half-dozen independent resources relating to original mortgage debt and its **replacement security**.
5. **What might HERSid Reports contain?** A: Researchers seek to provide the following, **"as available"**:
 1. Owner, Property and Tax Information (ALL)
 2. Grant Deed, Trust Deeds and 1st Mortgages (ALL)
 3. Assignments, Liens and 2nd Mortgages (ALL)
 4. Foreclosure Documents: NOD, NOTS, TDOS, Assignments, Substitutions (ALL)
 5. Review of Past Market Comps for Predatory Lending on subject financing (ALL)
 6. Current Sales Comps for Predatory Devaluations on recent Trustee Sales (ALL)
 7. Creditor/Depositor Securitization Document Contents (SEC)
 8. Mortgage Loan Purchase Agreements, Pooling/Servicing Agreements, SEC Filings (SEC)
 9. Address Tracing for Lenders, Servicers, Title Companies, Trustees, etc. (FLA, SEC)
 10. Related Documents provided by Clients (ALL)
6. **Could I do this by myself?** A: Maybe. Gather all historical records about your property and its encumbrances. Next, engage your realtor, loan officer, lender, insurer, accountant, financial advisor and legal counsel. See what records and advice they can provide.
7. **Do you provide consulting services?** A: No. The report is provided "as is", "where found", "when available" from information in public records and a variety of on-line 3rd party resources where content is subject to change without notice and no warranties are available.
8. **Do you provide counseling or legal advice?** A: No. Records provided must stand "on their own". The recipient must decide to take corrective action or proceed in new directions *at their expense*.
9. **What is NOT included with HERSid Reports?** A: Loan Refinancing, Loan Modifications, Forensic Loan Audits, Short Sales, Bankruptcy Filings, Legal Claims, or Legal Advice.
10. **How do I get started, and what is needed from me?** A: Register at **HERSid.com**. We assign your membership number and return a checklist of 80 issues related to your real estate mortgages and securitization. You must fill-in quick answers and return the application plus payment of quoted fees. Three bound copies of your **HERSid Report** will ship by UPS 10 days thereafter.